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Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Aleasha Baker Debtor Case No. 18-12863-amc Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: admin Page 1 of 1 Date Rcvd: Aug 10, 2018 Form ID: 318 Total Noticed: 21

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 12, 2018.
                 Aleasha Baker, 316
AES, PO Box 2461,
db
                                    316 S Cedar Ln,
                                                       Upper Darby, PA 19082-2734
14098756
                                        Harrisburg, PA 17105-2461
14098758
                 American Home Shield,
                                           PO Box 1259,
                                                                      19456-1259
                                                           Oaks, PA
14098759
                +Ardent Credit Union,
                                          1500 Spring Garden St,
                                                                     Philadelphia, PA 19130-4070
                                                             2401 International Lane, Madison, WI 53704-3121
14098762
                +Great Lakes Educational Loan Services,
                                                             99 Washington Ave,
14098763
                 Higher Education Services Corporation,
                                                                                   Albany, NY 12255-1100
                                 428 Edgemore Rd, Philadelphia, PA 19151-4017
th, PO Box 785992, Philadelphia, PA 19178-5992
14098764
                 Ian Swinton,
14098766
                 Jefferson Health,
                                    701 Market Street, Suite 5000,
14098768
                +KML Law Group,
                                                                       BNY Independence Center,
                  Philadelphia, PA 19106-1541
14098767
                                  10426 Ebbetts Rd,
                                                         Charlotte, NC 28273-4358
                +Kairi Purnell,
                +Midland Mortgage Co., P.O. 1
Oklahoma City, OK 73126-0648
                                          P.O. Box 26648,
                                                             Attn: Customer Service Center,
14098770
14098771
                 Upper Darby Township,
                                           100 Garrett Road,
                                                                 Upper Darby, PA 19082-3135
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr +EDI: QRHHOLBER.COM Aug 11 2018 06:08:00 ROBERT H. HOLBER, Robert H. Holber PC,
                  41 East Front Street, Media, PA 19063-2911
                 E-mail/Text: megan.harper@phila.gov Aug 11 2018 02:23:30
                                                                                   City of Philadelphia,
smg
                  City of Philadelphia Law Dept.,
                                                      Tax Unit/Bankruptcy Dept,
                                                                                     1515 Arch Street 15th Floor,
                  Philadelphia, PA 19102-1595
                 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2018 02:22:34
smq
                  Pennsylvania Department of Revenue,
                                                           Bankruptcy Division,
                                                                                    P.O. Box 280946,
                Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 11 2018 02:23:04
                                                                                                U.S. Attorney Office,
smg
                  c/o Virginia Powel, Esq.,
                                                Room 1250,
                                                               615 Chestnut Street,
                                                                                      Philadelphia, PA 19106-4404
                                                              Ally Financial,
14098757
                 EDI: GMACFS.COM Aug 11 2018 06:08:00
                                                                                 PO Box 380901,
                  Bloomington, MN 55438-0901
14098760
                 EDI: CITICORP.COM Aug 11 2018 06:08:00
                                                                Citibank,
                                                                             PO Box 6077 Box 6077,
                  Sioux Falls, SD 57117-6077
14098761
                 EDI: ECMC.COM Aug 11 2018 06:08:00
                                                           ECMC,
                                                                    PO Box 64909,
                                                                                     Saint Paul, MN 55164-0909
                 EDI: IRS.COM Aug 11 2018 06:08:00
                                                                                              PO Box 7346,
                                                          IRS - Att.: Special Procedures,
14098765
                  Philadelphia, PA 19101-7346
14098769
                +EDI: CBSKOHLS.COM Aug 11 2018 06:08:00
                                                                Kohl's,
                                                                          PO Box 3043,
                                                                                           Milwaukee, WI 53201-3043
                                                                                                    TOTAL: 9
            ***** BYPASSED RECIPIENTS *****
                                                                                                    TOTAL: 0
NONE.
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2018 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2018 at the address(es) listed below:

KENNETH E. WEST on behalf of Debtor Aleasha Baker dwabkty@aol.com, G6211@notify.cincompass.com
REBECCA ANN SOLARZ on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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	Aleasha Baker	Social Security number or ITIN xxx-xx-6769
- F	First Name Middle Name Last Name	EIN
Debtor 2	First Name Middle Name Last Name	Social Security number or ITIN
(Spouse, if filing)		EIN
United States Ban	nkruptcy Court Eastern District of Pennsylvania	

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Aleasha Baker

8/9/18

By the court: Ashely M. Chan

United States Bankruptcy Judge

#### **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.